

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-18303-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alexandre J. Dacosta
80 Columbia Avenue
Kearny, NJ 07032

Vivianne C. Antunes
80 Columbia Avenue
Kearny, NJ 07032

Social Security No.: **xxx-xx-2325** **xxx-xx-0411**

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 12/7/22
Time: 08:30 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: November 15, 2022

JAN: smz

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Alexandre J. Dacosta
Vivianne C. Antunes
Debtors

Case No. 22-18303-RG
Chapter 13

District/off: 0312-2
Date Rcvd: Nov 15, 2022

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alexandre J. Dacosta, Vivianne C. Antunes, 80 Columbia Avenue, Kearny, NJ 07032-2948
cr	+ Thrift Investment Corporation, PO Box 538, Fords, NJ 08863-0538
519763696	131 Union Street LLC, 131 Union St, Newark, NJ 07105-1346
519763699	Auction Credit Enterprise LLC, 14951 Dallas Pkwy Ste 200, Dallas, TX 75254-6883
519763700	Automotive Finance Corp. of NJ, 200 N Main St, Manville, NJ 08835-1357
519763701	Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
519763706	+ CFG Merchant Solutions, LLC, 180 Maiden Ln Fl 15, New York, NY 10038-5150
519763711	Dealer Capital Group Inc., 67 Crystal St, Avenel, NJ 07001-1125
519763713	Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
519740577	+ Duane Morris LLP, 1 Riverfront Plz Ste 1800, Newark, NJ 07102-3889
519763714	+ Duane Morris LLP, 30 S 17th St # S, Philadelphia, PA 19103-4196
519763715	Ernesto Gonzalez, 361 S Broad St, Elizabeth, NJ 07202-3515
519763717	Hallandale Beach, FL 33009-4723, Jaclyn Sage, 10333 N Meridian St Ste 400, Indianapolis, IN 46290-1112
519763718	Jeremy Dunn Esq., 11299 Illinois St, Carmel, IN 46032-8887
519763719	Jersey Express LLC, 23 Lake Dr, North Brunswick, NJ 08902-4828
519763721	Jose D. Echevarria, Esq., 11 Broadway Ste 615, New York, NY 10004-1490
519763725	Kinetic Advantage Inc., 10333 N Meridian St, Indianapolis, IN 46290-1150
519763727	Lightstream, PO Box 849, Wilson, NC 27894-0849
519763729	Nextgear Capital Inc., 11799 N College Ave, Carmel, IN 46032-5605
519763730	Olympic Payroll Services, 64 US Highway 46, Pine Brook, NJ 07058-9629
519753941	Pagaya Ai Debt Grantor Trust 2022-3, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519763732	Prosperum Capital Partners LLC, dba Arsenal Funding, 8 West 36th Street Fl 7, New York, NY 10018-9774
519763733	Proventure Capital, 99 Wall St # 576, New York, NY 10005-4301
519763734	River Capital Partner LLC, 1 River Rd Ste 200, Cos Cob, CT 06807-2755
519763736	Shanna Kaminski, Esq., 160 W Fort St Fl 5, Detroit, MI 48226-3700
519763738	Steven Zakharyayev, Esq., PO Box 342, Marlboro, NJ 07746-0342
519763741	Trinitas Regional Medical Center, 225 Williamson St, Elizabeth, NJ 07202-3625
519740578	+ Vero Finance Technologies Inc. dba Lever, 109 S 5th St Fl 6, Brooklyn, NY 11249-5501
519763742	+ Vero Finance dba Lever Auto Financing, 287 Park Ave S Ste 700, New York, NY 10010-4573
519763743	Westlake Flooring Services Inc., 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 15 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Nov 15 2022 20:54:25	Synchrony Bank c/o PRA Receivables

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Nov 15, 2022

Form ID: 132

Total Noticed: 57

519763697	Email/Text: ally@ebn.phinsolutions.com	Nov 15 2022 20:41:00	Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519763698	Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 20:54:30	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
519748756	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2022 20:41:00	American Express, PO Box 981535, El Paso, TX 79998-1535
519763702	Email/Text: BarclaysBankDelaware@tsico.com	Nov 15 2022 20:42:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519763703	+ Email/PDF: MarletteBKNotifications@resurgent.com	Nov 15 2022 20:54:09	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
519763710	Email/Text: bankruptcy@deltabridgefunding.com	Nov 15 2022 20:42:00	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
519763704	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2022 20:54:15	Cloudfund LLC, 400 Rella Blvd Ste 165-101, Suffern, NY 10901-4241
519763705	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2022 20:54:15	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519763709	+ Email/Text: ebn@rwjbh.org	Nov 15 2022 20:42:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
519763712	Email/Text: mrdiscen@discover.com	Nov 15 2022 20:41:00	Clara Maas Medical Center, 1 Clara Maass Dr, Belleville, NJ 07109-3557
519763723	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2022 20:54:08	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519763707	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2022 20:54:15	JP Morgan Chase Ban, PO Box 15369, Wilmington, DE 19850-5369
519763708	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2022 20:54:15	JP Morgan Chase, 700 Kansas Ln, Monroe, LA 71203-4774
519763722	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2022 20:54:08	Chase Amazon, PO Box 15298, Wilmington, DE 19850-5298
519763720	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2022 20:54:20	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
519763724	Email/Text: BarclaysBankDelaware@tsico.com	Nov 15 2022 20:42:00	Jewelers Reserve/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519763726	Email/Text: Documentfiling@lciinc.com	Nov 15 2022 20:41:00	Juniper Mastercard, PO Box 13337, Philadelphia, PA 19101-3337
519763728	Email/Text: Bankruptcy@coxinc.com	Nov 15 2022 20:41:00	Lending Bank, 595 Market St Ste 200, San Francisco, CA 94105-2802
519763731	Email/Text: signed.order@pfwattorneys.com	Nov 15 2022 20:42:00	Manheim NY Metro Skyline Inc., 100 US Highway 46, Fairfield, NJ 07004-3217
519763737	Email/PDF: SoFiBKNotifications@resurgent.com	Nov 15 2022 20:54:17	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
519763739	Email/PDF: gecsed@recoverycorp.com	Nov 15 2022 20:54:16	SOFI Bank, 2750 E Cottonwood Pkwy Ste 300, Salt Lake City, UT 84121-7285
519763735	Email/Text: DeftBkr@santander.us	Nov 15 2022 20:42:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
519744480	+ Email/Text: DeftBkr@santander.us	Nov 15 2022 20:42:00	Santander Bank, Mail Code 10-421-CN2, PO Box 12646, Reading, PA 19612-2646
519741525	+ Email/PDF: gecsed@recoverycorp.com	Nov 15 2022 20:54:28	Santander Bank, N.A., 3 Huntington Quadrangle, Suite 101N, Melville, NY 11747-4623
			Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Nov 15, 2022

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519763716		Fox Business Funding, 1920 E Hallandale Beach Blvd Ste 503
519763740	##	Thrift Investment Corp., 720 King George Rd, Fords, NJ 08863-1974

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name	Email Address
John O'Boyle	on behalf of Joint Debtor Vivianne C. Antunes joboyle@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
John O'Boyle	on behalf of Debtor Alexandre J. Dacosta joboyle@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
John R. Morton, Jr.	on behalf of Creditor Thrift Investment Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6